

United States Bankruptcy Court  
Eastern District of Washington

In re:  
Eric Ross Young  
Susan Linette Young  
Debtors

Case No. 25-01029-FPC  
Chapter 7

District/off: 0980-2  
Date Rcvd: Sep 22, 2025

User: admin  
Form ID: 318

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2025:**

Recip ID	Recipient Name and Address
jdb	+ Susan Linette Young, 12402 N Division St #167, Spokane, WA 99218-1930
ptcrd	+ Ted & Linda Cole, C/O Riverside NW Law Group PLLC, 905 W Riverside Ave, Suite 208, Spokane, WA 99201 UNITED STATES 99201-1099
4328185	+ Arivo Acceptance, 770 E Main St., Suite 250, Lehi, UT 84043-2293
4328189	+ Avista (Electrical Svc), 1411 E Mission Ave., Spokane, WA 99252-0001
4328192	+ Grey Star, P.O. Box 2706, Lynwood, WA 98036-2706
4328188	+ Hatcher Law, PLLC, 11616 N. Market St., #1090, Mead, WA 99021-1837
4328196	+ NORTHWEST ORTHOPAEDIC SPECIALISTS, P.S., PO BOX 14099, BELFAST, ME 04915-4034
4328200	+ Ted Cole and Linda Cole, 625 Broadway St., Baker City, OR 97814-3144
4328201	+ UW Medicine Patient Financial Services, P.O. Box 35013, Seattle, WA 98124-3413

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: eyoung-encrypt@pm.me	Sep 23 2025 01:27:00	Eric Ross Young, 12402 N Division St #167, Spokane, WA 99218-1930
smg	EDI: WADEPREV.COM	Sep 23 2025 05:26:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
cr	+ Email/Text: ecfbnc@aldridgepite.com	Sep 23 2025 01:32:00	Arivo Acceptance LLC, c/o Aldridge Pite, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
4328190	EDI: CAPITALONE.COM	Sep 23 2025 05:26:00	Capital One, PO Box 60599, City of Industry, CA 91716-0599
4328191	^ MEBN	Sep 23 2025 01:25:01	HEWLETT PACKARD ENTERPRISE 401(K) PLAN, c/o Fidelity Investments, 245 Summer Street, Boston, MA 02210-1116
4328186	Email/Text: bk@hughesfcu.org	Sep 23 2025 01:32:00	Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734-1900
4328193	Email/Text: ml-ebn@missionlane.com	Sep 23 2025 01:32:00	Mission Lane, PO Box 105286, Atlanta, GA 30348-5286
4328194	^ MEBN	Sep 23 2025 01:25:03	MultiCare, PO Box 5299, Tacoma, WA 98415-0299
4328195	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 23 2025 01:32:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
4328197	Email/Text: EBN@providence.org	Sep 23 2025 01:32:00	Providence, PO Box 3158, Portland, OR 97208-3158
4328187	+ Email/Text: bankruptcyteam@rocketmortgage.com	Sep 23 2025 01:32:00	Rocket Mortgage, 1050 Woodward Ave., Detroit, MI 48226-3573
4328198	EDI: SYNC		

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4328199	EDI: WTRRNBNK.COM	Sep 23 2025 05:26:00	Synchrony Bank/Lowes, PO Box 960061, Orlando, FL 32896-0061
4328183	^ MEBN	Sep 23 2025 05:26:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
4328184	EDI: SYNC	Sep 23 2025 01:24:58	Valley Empire Collection, 8817 E Mission Ave Ste 101, Spokane Valley, WA 99212-5040
		Sep 23 2025 05:26:00	Walmart Credit Services, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2025 at the address(es) listed below:

Name	Email Address
David Andrew Petteys	on behalf of Creditor Arivo Acceptance LLC ecfwaeb@aldridgepite.com dpetteys@ecf.courtdrive.com
John D Munding	John@mundinglaw.com WA28@ecfcbis.com;mmstedman@msn.com;karenchpt7@gmail.com
Matthew A. Mensik	on behalf of Petitioning Creditor Ted & Linda Cole mam@riverside-law.com mariannb@witherspoonkelley.com;lennier@witherspoonkelley.com;rim@witherspoonkelley.com;fjd@witherspoonkelley.com;karinah@witherspoonkelley.com
Matthew A. Mensik	on behalf of Plaintiff Ted & Linda Cole mam@riverside-law.com mariannb@witherspoonkelley.com;lennier@witherspoonkelley.com;rim@witherspoonkelley.com;fjd@witherspoonkelley.com;karinah@witherspoonkelley.com
US Trustee	USTP.REGION18.SP.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Eric Ross Young</b> First Name    Middle Name    Last Name	Social Security number or ITIN    xxx-xx-7986 EIN    -----
Debtor 2 (Spouse, if filing)	<b>Susan Linette Young</b> First Name    Middle Name    Last Name	Social Security number or ITIN    xxx-xx-3268 EIN    -----
United States Bankruptcy Court    EASTERN DISTRICT OF WASHINGTON		
Case number: <b>25-01029-FPC7</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Eric Ross Young

Susan Linette Young

9/19/25**By the court:** Frederick P. Corbit  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**  
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**